



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

KML Law Group, P.C.
By: Denise Carlon, Esquire
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Philadelphia, PA 19106
215-627-1322
Attorneys for Movant: MidFirst Bank

Order Filed on March 27, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:
Ryan Lewandowski
Giovanna M. Lewandowski aka Giovanna
Lewandowski aka Giovanna Fuscellaro-
Lewandowski
Debtors/Respondents

Case No.: 19-23362 JNP

Adv. No.:

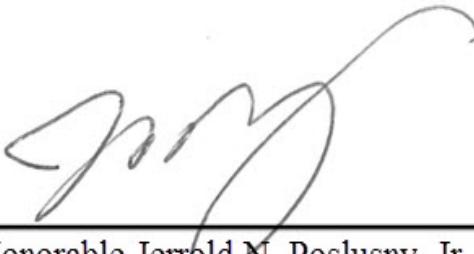
Hearing Date: 3/14/2023 @ 11:00 a.m..

Judge: Jerrold N. Poslusny Jr.

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: March 27, 2023


Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

(Page 2)

Debtor: Ryan Lewandowski and Giovanna M. Lewandowski aka Giovanna Lewandowski aka Giovanna Fuscellaro-Lewandowski
Case No: 19-23362 JNP

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 15 New York Avenue, Berlin, NJ 08009, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Mitchell L. Chambers Jr. Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of March 14, 2023, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due January 2023 through March 2023 for a total post-petition default of \$3,548.22(3 @ \$1,573.57, less suspense balance of \$1,172.49)

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$3,548.22 shall be added to the affidavit of amount due and paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume April 1, 2023, directly to Secured Creditor (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$188.00 for filing fees, totaling \$538.00, which is to be paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

In re:
Giovanna M. Lewandowski
Ryan Lewandowski
Debtors

Case No. 19-23362-JNP
Chapter 13

District/off: 0312-1
Date Rcvd: Mar 27, 2023

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2023:

Recip ID **Recipient Name and Address**
db/jdb + Giovanna M. Lewandowski, Ryan Lewandowski, 15 New York Ave., Berlin, NJ 08009-1120

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 29, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor Ford Motor Credit Company LLC ecfmail@mortoncraig.com mortoncraigecf@gmail.com
Katherine B. Galdieri	on behalf of Creditor NJR Clean Energy Ventures Corporation kbgesq@gmail.com akelly@kbtlaw.com;wsheridan@kbtlaw.com;saudino@kbtlaw.com

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Mar 27, 2023

Form ID: pdf903

Total Noticed: 1

Kevin Gordon McDonald

on behalf of Creditor MidFirst Bank kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com

Mitchell L Chambers, Jr.

on behalf of Joint Debtor Ryan Lewandowski ecfbc@comcast.net

Mitchell L Chambers, Jr.

on behalf of Debtor Giovanna M. Lewandowski ecfbc@comcast.net

R. A. Lebron

on behalf of Creditor SELECT PORTFOLIO SERVICING INC., as servicer for CSMC 2019-JR1 TRUST
bankruptcy@fskslaw.com

Travis Graga

on behalf of Creditor NJR Clean Energy Ventures Corporation tgraga@riker.com akelly@kbtlaw.com;wsheridan@kbtlaw.com

U.S. Trustee

USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 11